

Partner.
IN LOCKSTEP WITH YOU,
LONG TERM.

Berkshire Hathaway Specialty Insurance (BHSI) is a strong and trusted insurance partner. We provide commercial property, casualty, healthcare professional liability, executive and professional lines, surety, travel, programs, medical stop loss, accident and health, and homeowners insurance to customers worldwide.

Part of Berkshire Hathaway's insurance operations, we offer you the security of a top-rated balance sheet and the expertise of a worldwide team of professionals with excellent capabilities and character.

FINANCIAL STRENGTH

BHSI underwrites on the paper of Berkshire Hathaway's National Indemnity group of insurance companies, which hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Our large and stable balance sheet gives us an exceptional ability to tackle complex risks; it enables us to provide consistent capacity and innovative, flexible solutions. It also means you can have the utmost confidence in our ability to pay covered claims – no matter how large the catastrophe or "long-tailed" the liability.

What does our financial strength look like?

Berkshire Hathaway's National Indemnity group of insurance companies hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's, with **\$399.8 billion** in total admitted assets and **\$248.2 billion** in policyholder surplus*.



CLAIMS IS OUR PRODUCT.

BHSI is committed to excellence in claims handling, and brings skill, efficiency, and transparency to all aspects of the claims process. Our clearly articulated service standards set our bar consistently high on everything from acknowledgement of claims, to communication throughout the life of a loss – and ensure no surprises.

We harness the latest claims handling technology, but are well aware that claims handling at its core is about people: People helping people recover from a loss, a business disruption, or a lawsuit large or small. Consequently, we bring both skill and compassion to the process. We are highly experienced and readily accessible: All customers have direct access to our senior claims handling team.



PEOPLE



BHSI team members around the globe have exceptional individual expertise and a highly collaborative style. They excel individually and, working together, take our organization – and yours – to a higher level still.

At BHSI, our passion for what we do permeates every endeavor. We focus everyday on building everlasting – "forever" – relationships with our customers and business partners. We take great pride in knowing that our expertise, capacity and financial strength can bring certainty to your insurance programs for years to come.

PRODUCTS

Our wide range of insurance products is expanding every day. BHSI has both admitted and non-admitted underwriting capabilities. With our E&S capabilities, financial strength and yes-oriented culture, we offer maximum flexibility in customizing solutions for your needs.





CULTURE

In our every interaction with our customers, colleagues and business partners, we live the Berkshire Hathaway tradition of doing the right thing...and earn our reputation for trust, integrity and prudent risk taking.

Our organization is customer-first, through and through. Lean and responsive, we choose simplicity over complexity – and bring ease, speed, and efficiency to your world of insurance.



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Visit www.bhspecialty.com for the latest on our expanding product lines.



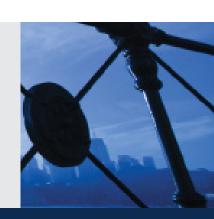
Atlanta | Boston | Chicago | Houston | Indianapolis | Irvine | Los Angeles | New York | San Francisco | San Ramon Seattle | Stevens Point | Adelaide | Auckland | Brisbane | Cologne | Dubai | Dublin | Frankfurt | Hong Kong | Kuala Lumpur London Macau | Madrid | Manchester | Melbourne | Munich | Paris | Perth | Singapore | Sydney | Toronto

Berkshire Hathaway Specialty Insurance (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, medical stop loss, homeowners and multinational insurance. The actual and final terms of coverage for all product lines may vary. It underwrites on the paper of Berkshire Hathaway's National Indemnity group of insurance companies, which hold financial strength ratings of A++ from AM Best and AA+ from Standard 8 Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Houston, Indianapolis, Irvine, Los Angeles, New York, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Brisbane, Cologne, Dubai, Dublin, Hong Kong, Kuala Lumpur, London, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney and Toronto.

For more information, contact info@bhspecialty.com.

The information contained herein is for general informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any product or service. Any description set forth herein does not include all policy terms, conditions and exclusions. Please refer to the actual policy for complete details of coverage and exclusions.

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BHSI ASIA MIDDLE EAST

Berkshire Hathaway Specialty Insurance (BHSI) Asia Middle East provides commercial property, energy, marine, construction, terrorism, casualty, executive & professional lines, transactional liability, surety and accident & health insurance.

Coverage

PROPERTY

- Property All Risk
- Business Interruption
- Standalone Natural Catastrophe
- Standalone Terrorism

ENERGY

- Property All Risk
- Business Interruption
- Single Peril Natural Catastrophe
- Standalone Terrorism

MARINE

- Marine Cargo
- Marine Project Cargo and Delay in Startup
- Marine Liability
 - Port and Terminal Liability
 - Freight Forward Liability
 - Multi-Model Transport Liability
 - Ship Repairers Liability

CONSTRUCTION

- Project Contractors All Risks including Delay in Startup
- Erection All Risks
 - Delay in Start Up
 - CAR/EAR Third Party Liability
- Civil Engineering Completed Risks (CECR)
- Contractors Plant and Machinery (CPM)
- Master Builder Risks or Contractor Annuals

Coverage

CASUALTY

- Employees' Compensation, Work Injury Compensation and Employer's Liability
- General Liability
- Products Liability
- Excess Liability/Úmbrella Liability
- Third Party Auto Fleet
- Construction General Liability onshore and offshore projects
- Energy General Liability upstream and downstream sectors

EXECUTIVE & PROFESSIONAL LINES

- Executive First Directors and Officers Liability
- Professional First Professional Indemnity Insurance
- Professional First Asset Manager Liability Asset Managers
- Executive First Public Offering of Securities Insurance
- Executive First Side A DIC Directors and Officers Liability Insurance
- Professional First Financial Institution Professional Insurance
- Executive First Private Company Portfolio Insurance
- Executive First Nonprofit Portfolio Insurance

TRANSACTIONAL LIABILITY

- Representations and Warranties Insurance
- Contingent Liability Insurance
- Tax Liability Insurance

SURETY

- Performance Bonds
- Advance Payment Bonds
- Maintenance Bonds
- Supply Bonds
- Warranty Bonds

ACCIDENT & HEALTH

- Group Accident
- Group Travel

BHSI MULTINATIONAL

Berkshire Hathaway Specialty Insurance (BHSI) Multinational provides customised multinational solutions to customers around the globe.

Global Reach, Wide Ranging Tailored Coverage

Our dedicated team partners with our underwriting teammates around the globe and stands ready to deliver tailored multinational solutions in over 170 countries across the globe for any of our full range of coverages including:

- Commercial General Liability
- Crime
- Cyber
- Directors & Officers
- E&O/Professional Indemnity
- Marine Cargo Liability
- Property
- Umbrella/Excess Liability
- Accident & Health

Expertise Worldwide

We understand the local legal, regulatory and insurance issues customers face. Through BHSI's owned operations, affiliated offices, and our dedicated network partners, our customers can rest assured that all policies are backed by BHSI's top rated balance sheet and are compliant and structured to meet their unique needs.

Transparency at Every Stage

Ongoing communication with customers and brokers is essential and a top priority at BHSI. Our customers can expect to receive:

- Periodic Program Statements with details of policy issuance and premium payments by country
- Claims Welcome Letters summarizing program information, customized claim handling requirements and BHSI and local claim contacts around the world
- Customised Global Claims Plan to ensure claims handling is smoothly coordinated, locally and globally and tailed to our customer's specific needs and preferences

Claims Is Our Product®

- Our global claims team is proactive in engaging customers and brokers early in the development of every multinational program
- Our experienced claims team had handled thousands of multinational program claims through resolution

ASIA MIDDLE EAST TEAM

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